AMENDMENTS TO THE CLAIMS

Listing of the Claims:

Please amend the claims as follows:

1.　　(Currently Amended) A method for automatically exchanging credit information, comprising the steps of:

obtaining payment history data from a member's accounting system, wherein the payment history data is associated with at least a first customer;

creating a payment history file that contains the payment history data;

loading the payment history file through the Internet to a system database;

validating the payment history data by comparing the obtained history data to a data record associated with the first customer if the data record associated with the first customer is present in a centralized data repository;

evaluating the payment history data in the payment history file;

formatting the payment history file into a payment history report; and

storing the payment history report in [[a]] the centralized data repository.

2.　　(Original) A method for automatically exchanging credit information as defined in claim 1 further comprising the step of creating scoring and modeling of customer information.

3.　　(Currently Amended) A method for automatically exchanging credit information as defined in claim 1, wherein the step of loading the payment history data to a system database further comprises the steps of:

opening the payment history file;

determining the payment history file type;

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~~obtaining validation rules for the specific payment history file type;~~

validating <u>the format of</u> the payment history file ~~using the validation~~

~~rules~~;

loading the payment history file into a system database;

performing a scrubbing routine on the payment history data to remove

suspect payment history data; and

performing matching routines on the payment history data, wherein

new lenders are created if no matching lender is found in the system database,

and at least one of adding or updating payment history data is in the system

database is performed if a matching lender is found in the system database.

4.   (Original) A method for automatically exchanging credit information
as defined in claim 3, wherein the step of performing a scrubbing routine on the
payment history data further comprises the step of modifying the suspect payment
history data based upon thresholds set by the member.

5.   (Original) A method for automatically exchanging credit information
as defined in claim 1, wherein the step of formatting the payment history file into a
payment history report further comprises the steps of:

receiving search criteria for a customer;

searching the payment history data for the matching customer;

logging the search request;

displaying the matching customer data;

generating a payment history report for the matching customer; and

displaying the payment history report.

6.   (Original) A method for automatically exchanging credit information as defined in claim 5, wherein the step of generating a payment history report for the matching customer further comprises the steps of:

        computing summary and scoring information, including a high credit value, a total lease balance, total current payments, and a total number of times a customer had an overdue payment; and

        displaying the summary information.

7.   (Withdrawn) An apparatus for pooling credit information comprising:
        an input;

        a data processing facility in communication with the input and structured to process credit information received at the input from one of a plurality of unrelated users;

        a data storage device structured to store the processed credit information received from the plurality of unrelated users;

        a search engine responsive to a request from a requestor for credit information to search the data storage device for responsive lease credit information; and

        an output for outputting the responsive credit information to the requestor.

8.   (Withdrawn) An apparatus as defined in claim 7 further comprising an accounting facility cooperating with the search engine to charge a search fee to the requestor of the responsive credit information without disclosing lender identification information associated with the credit information.

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9.   (Withdrawn) An apparatus as defined in claim 7 further comprising an accounting facility cooperating with the search engine to credit a usage fee to a provider of the responsive credit information.

10.   (Withdrawn) An apparatus as defined in claim 7 further comprising an evaluation generator cooperating with the search engine to develop a summary of the responsive credit information.

11.   (Withdrawn) An apparatus as defined in claim 10 wherein the summary is output to the requestor.

12.   (Withdrawn) An apparatus as defined in claim 7 wherein the data processing facility further comprises:

a data validator structured to test the credit information received at the input for validity; and

a record formatter structured to convert the credit information to a predetermined format for storage in the data storage device.

13.   (Withdrawn) An apparatus as defined in claim 12 wherein the data validator tests the credit information by comparing it to prior credit information previously stored in the data storage device.

14.   (Withdrawn) An apparatus as defined in claim 7 further comprising:
a user identifier in communication with the data storage device for limiting access to the credit information to authorized users.

15.   (Withdrawn) An apparatus as defined in claim 7 further comprising:
a user identifier in communication with the data storage device for ensuring only credit information received from authorized users is stored in the data storage device.

16.   (Withdrawn) An apparatus for pooling credit information comprising:

an input;

means for processing credit information received at the input from one

of a plurality of unrelated users;

means for storing the processed credit information received from the

plurality of unrelated users;

means for searching the storage means for responsive credit

information in response to a request from a requestor for credit information;

and

means for outputting the responsive credit information to the requestor

without disclosing lender identification information associated with the credit

information.

17.   (Withdrawn) An apparatus as defined in claim 16 further comprising

means for charging a search fee to the requestor of the responsive credit information.

18.   (Withdrawn) An apparatus as defined in claim 16 further comprising

means for crediting a usage fee to a provider of the responsive credit information.

19.   (Withdrawn) An apparatus as defined in claim 16 further comprising

means for developing a summary of the responsive credit information.

20.   (Withdrawn) An apparatus as defined in claim 19 wherein the

summary is output to the requestor.

21.   (Withdrawn) An apparatus as defined in claim 16 wherein the

processing means further comprises:

means for testing the credit information received at the input for

validity; and

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means for converting the credit information to a predetermined format

for storage in the storage means.

22.   (Withdrawn) An apparatus as defined in claim 21 wherein the testing

means tests the lease credit information by comparing it to prior credit information

previously stored in the storage means.

23.   (Withdrawn) An apparatus as defined in claim 16 further comprising:
       means for limiting access to the credit information stored in the storage

means to authorized users.

24.   (Withdrawn) An apparatus as defined in claim 16 further comprising:

       means for ensuring only credit information received from authorized

users is stored in the storage means.

25.   (Withdrawn) A method for pooling credit information comprising the

steps of:

       processing credit information received from one of a plurality of

unrelated users;

       storing the processed credit information received from the plurality of

unrelated users;

       searching the stored credit information for responsive credit

information in response to a request from a requestor for credit information;

and

       outputting the responsive credit information to the requestor without

disclosing lender identification information associated with the credit

information.

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26.   (Withdrawn) A method as defined in claim 25 further comprising the step of charging a search fee to the requestor of the responsive credit information.

27.   (Withdrawn) A method as defined in claim 25 further comprising the step of crediting a usage fee to a provider of the responsive credit information.

28.   (Withdrawn) A method as defined in claim 26 further comprising the step of developing a summary of the responsive credit information.

29.   (Withdrawn) A method as defined in claim 28 wherein the summary is output to the requestor.

30.   (Withdrawn) A method as defined in claim 25 wherein the processing step further comprises the steps of:

testing the credit information for validity; and

converting the credit information to a predetermined format for

storage.

31.   (Withdrawn) A method as defined in claim 30 wherein the step of testing is performed by comparing the credit information being tested to prior credit information previously stored.

32.   (Withdrawn) A method as defined in claim 25 further comprising the step of limiting access to the stored credit information to authorized users.

33.   (Withdrawn) A method as defined in claim 25 further comprising the step of ensuring only credit information received from authorized users is stored.

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34.   (New)   A method for automatically exchanging credit information, comprising the steps of:

obtaining payment history data from a member's accounting system over the Internet, wherein the payment history data is associated with at least a first customer;

attempting to retrieve historical payment data associated to the first customer from a centralized data repository;

if the historical payment data is successfully retrieved:

validating the payment history data by comparing the obtained history data to the historical payment data associated with the first customer;

formatting the payment history data into a payment history report; and

storing the payment history report in the centralized data repository.